COMPLETE SET OF PENDING CLAIMS

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2. (Amended) The method of claim 1, a method for compiling health information, performed by a computer-controlled apparatus, the method comprising:

establishing a database for storing a plurality of health statuses of a plurality of users, wherein the database is centrally-accessible from the Internet;

receiving, from a user, data corresponding to a health statistic of the user, the data generated by a health monitoring device;

analyzing the health statistic to determine a health status from the health statistic; storing the health status in the database; and updating a population statistic based on the health status and the plurality of health statuses.

- 3. (Amended) The method of claim 2, wherein the health statistic comprises cardiovascular data.
- 4. (Amended) The method of claim 3, wherein the cardiovascular data corresponds to a blood pressure of the user.
- 5. (Amended) The method of claim 2, wherein the health monitoring device comprises an electret transducer.
- 6. The method of claim 5, wherein the data comprises acoustic data from the electret transducer, the acoustic data including at least one waveform.

7. The method of claim 6, wherein the analyzing step further comprises:

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measuring at least one of a shape of the waveform, a slope of the waveform, and an area under the waveform;

determining a cardiovascular age factor of the user based on the measuring step; and storing the cardiovascular age factor in the database as the health status.

- 8. The method of claim 7, further comprising:

 providing the cardiovascular age factor to at least one of the user and a second user.
- 9. (Amended) The method of claim 2, wherein the receiving step further comprises: receiving, from the user, a request to store the data; receiving a financial account identifier corresponding to a financial account; and charging a fee against the financial account in response to the request.
- 10.. (Amended) The method of claim 2, wherein the receiving step further comprises: receiving user identification data corresponding to the user including at least one of: a name, an address, a login name, a password, a health care provider, a health insurance provider, a time that the first data was generated, and a financial account identifier corresponding to a financial account; and

receiving user medical data corresponding to the user including at least one of: an age, a height, a weight, an activity level, an ethnic group, a medical history, and a family medical

history.

- 11. The method of claim 10, wherein the storing step further comprises: storing the user identification data and user medical data in the database.
- 12. The method of claim 10, wherein the analyzing step further comprises:

 determining a cardiovascular age factor of the user based on the data and at least a portion
 of the user medical data; and
 storing the cardiovascular age factor in the database.
 - 13. The method of claim 12, further comprising:
 providing the cardiovascular age factor to at least one of the user and a second user.
 - 14. (Amended) The method of claim 2, further comprising: receiving, from a second user, a request for the health status; and providing the health status to the second user.
- 15. The method of claim 14, wherein the providing step further comprises:

 receiving, from the second user, a financial account identifier corresponding a financial account; and

charging a fee to the financial account in response to the request.

- 16. The method of claim 14, wherein the health status is provided and an identity of the first user is withheld.
- 17. The method of claim 14, further comprising:

 determining a plurality of population health statistics from the plurality of health statuses, including the first health status.
- 18. The method of claim 17, further comprising:

 receiving, from a second user, a request for at least a portion of the population health statistics; and

 providing the requested portion of population health statistics to the second user.
 - 19. The method of claim 18, wherein the providing step further comprises: receiving a financial account identifier corresponding to a financial account; and charging a fee against the financial account, in response to the request.
- 20. (Amended) The method of claim 2, further comprising:
 receiving, from a second user, second data corresponding to a health statistic of the second user.
 - 21. (Amended) The method of claim 2, further comprising:

 receiving, from the user, second data corresponding to the health statistic of the user at a

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separate time;

analyzing the second data to generate a second health statistic of the user; and storing the second health statistic of the user.

25. (Amended) A method, performed by a computer-controlled apparatus, for submitting acoustical

cardiovascular data to a central database, the method comprising:

receiving, from a user, a request to detect a cardiovascular signal of the user;

initializing a cardiovascular monitoring device connected to a computer in response to the request;

measuring the cardiovascular signal during a startup routine performed by the computer; analyzing a waveform of the cardiovascular signal to determine at least one of a shape of the signal, a waveform slope of the signal, and an area under the cardiovascular signal; and receiving, at the computer, at least a portion of the detected cardiovascular signal of the user; and

transmitting data based on the received cardiovascular signal to a central database for storage in a record corresponding to the user.

26. The method of claim 25, wherein the step of receiving a request further comprises: receiving, from the user, user identification data corresponding to the user including at least one of: a name, an address, a login name, a password, a health care provider, a health insurance provider, a time that the request was generated, and a financial account identifier corresponding to a financial account;

receiving user medical data corresponding to the user including at least one of: an age, a height, a weight, an activity level, an ethnic group, a medical history, and a family medical history; and wherein the transmitting step further comprises:

transmitting at least a portion of one of the user identification data and the user medical data to the central database.

- 27. The method of claim 25, wherein the cardiovascular monitoring device comprises an electret transducer.
 - 28. (Amended) The method of claim 25, the method further comprising:

determining a cardiovascular age factor of the user based on the measuring step; and wherein the transmitting step further comprises:

transmitting the cardiovascular age factor to the central database.

29. The method of claim 25, wherein the transmitting step further comprises: transmitting the data to the central database through one of a modem connection and the Internet.